

In re:
Andrenita Haddad
Debtor

Case No. 20-12890-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 19, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007
14561247	+ U.S. Bank Trust National Association, C/O Rebecca Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: ebnnotifications@creditacceptance.com	Jul 20 2024 00:02:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: blegal@phfa.org	Jul 20 2024 00:03:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: RASEBN@raslg.com	Jul 20 2024 00:02:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: RASEBN@raslg.com	Jul 20 2024 00:02:00	U.S. Bank Trust National Association., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14699737	+ Email/Text: bkteam@selenefinance.com	Jul 20 2024 00:03:00	U. S. Bank Trust National Association, C/O Charles Griffin Wohlrab, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14660211	+ Email/Text: bkteam@selenefinance.com	Jul 20 2024 00:03:00	U.S Bank Trust National Association, c/o Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept., Houston, TX 77042-4546
14738400	+ Email/Text: bkteam@selenefinance.com	Jul 20 2024 00:03:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14572343	+ Email/Text: RASEBN@raslg.com	Jul 20 2024 00:02:00	U.S. Bank Trust National Association, c/o RAS Citron, LLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14894432	+ Email/Text: RASEBN@raslg.com	Jul 20 2024 00:02:00	U.S. Bank Trust National Association, c/o Michelle L. McGowan, Esquire, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 11

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2024 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK

on behalf of Debtor Andrenita Haddad brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for
VRMTG Asset Trust bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for
VRMTG Asset Trust mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraigcf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: Andrenita Haddad, Debtor U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, Movant v. Andrenita Haddad, Debtor/Respondent Kenneth E. West, Trustee/Respondent	Bankruptcy No. 20-12890-PMM Chapter 13
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ORDER OF COURT

AND NOW, this 18th day of July, 2024, upon consideration of U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST's Motion for Relief from Automatic Stay, pursuant to 11 U.S.C. § 362(d), any response thereto and that it is not necessary for an effective reorganization, it is hereby

ORDERED, that the automatic stay provisions of Section 362 of the Bankruptcy Code are **modified** hereby ~~unconditionally terminated~~ with respect to U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST and it is further

ORDERED, that U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, its successor and/or assigns are entitled to proceed with appropriate state court remedies against the property located at 128 Knightsbridge Drive, Yardley, NJ 19067, including without limitation a sheriff's sale of the property.

BY THE COURT



Hon. Patricia M. Mayer
U.S. Bankruptcy Court Judge